

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A method for transferring funds between a payor and a payee in an online transaction, the method comprising ~~steps of~~:
  - receiving information from the payor at a funds transfer server via a network for debiting a bank account associated with the payor, wherein said information comprises payor personal information including information regarding said bank account associated with the payor and information regarding online transaction data including a total amount for the online transaction;
  - transmitting to the payee from said funds transfer server via a network authorization to request debits from the payor, wherein a total of all debit requests does not exceed ~~an~~ said total amount for the online transaction;
  - receiving a first request at said funds transfer server from the payee to debit the payor a first portion of the amount;
  - initiating a first debit via said funds transfer server from the bank account for the first portion of the amount;
  - receiving a second request at said funds transfer server from the payee to debit the payor a second portion of the amount; and
  - initiating a second debit via said funds transfer server from the bank account for the second portion of the amount;
  - wherein said payee does not have access to said payor personal information via said funds transfer server.
2. (Currently Amended) The method for transferring funds between the payor and the payee in the online transaction as recited in claim 1, further comprising ~~a step of~~ checking that a sum of the first debit and the second debit does not exceed the total amount before performing the second-listed initiating step.

3. (Currently Amended) The method for transferring funds between the payor and the payee in the online transaction as recited in claim 1, wherein the first-listed receiving step comprises ~~steps of~~:

storing information on a plurality of accounts associated with the payor; and  
receiving selection of the bank account from the plurality of accounts.

4. (Currently Amended) The method for transferring funds between the payor and the payee in the online transaction as recited in claim 1, further comprising ~~steps of~~:  
receiving information from the payee at said funds transfer server via a network for crediting a bank account associated with the payee, wherein said information comprises payee personal information including information regarding a payee account;

initiating a first credit via said funds transfer server to a payee account that corresponds to the first portion of the amount; and

initiating a second credit via said funds transfer server to a payee account that corresponds to the second portion of the amount;

wherein said payor does not have access to said payee personal information via said funds transfer server.

5. (Original) The method for transferring funds between the payor and the payee in the online transaction as recited in claim 4, wherein at least one of the following is true:

the first credit is less than the first debit, and  
the second credit is less than the second debit.

6. (Currently Amended) The method for transferring funds between the payor and the payee in the online transaction as recited in claim 1, further comprising: ~~a step of~~ receiving information at said funds transfer server from the payee for crediting a payee account.

7. (Currently Amended) The method for transferring funds between the payor and the payee in the online transaction as recited in claim 1, further comprising: ~~a step of~~ receiving at said funds transfer server an indication from the payor of which of a plurality of accounts to use as the bank account for the online transaction.

8. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for transferring funds between the payor and the payee in the online transaction of claim 1.

9. (Currently Amended) A method for transferring funds between a first party and a second party in an online transaction, the method comprising ~~steps of~~:

receiving information from the first party at a funds transfer server via a network for debiting an account associated with the first party, wherein said information comprises personal information including information regarding said account associated with the first party and information regarding online transaction data including a total amount for the online transaction, whereby a total of all debit requests do not exceed ~~an~~ said total amount for the online transaction;

transmitting to the second party from said funds transfer server via a network authorization to request debits of the account, whereby the total authorized does not exceed the amount;

receiving a plurality of request from the second party at said funds transfer server to debit the account;

checking at said funds transfer server that the total does not exceed the amount;  
and

initiating a plurality of debits from the account via said funds transfer server using the automated clearinghouse (ACH) network;

wherein the second party does not have access to said personal information from the first party via said funds transfer server.

10. (Currently Amended) The method for transferring funds between the first party and the second party in the online transaction as recited in claim 9, further comprising: a ~~step of~~ checking that a sum of the plurality of debits does not exceed the total amount before performing the initiating step.

11. (Currently Amended) The method for transferring funds between the first party and the second party in the online transaction as recited in claim 9, further comprising: a ~~step of~~

receiving information from the second party at said funds transfer server via a network for crediting a second account of the second party, wherein said information comprises personal information associated with the second party including information regarding said second account; and

initiating a plurality of credits to [[a]] the second account of the second party, wherein the plurality of credits correspond to the plurality of debits.

12. (Original) The method for transferring funds between the first party and the second party in the online transaction as recited in claim 11, wherein each of the plurality of credits is less than its corresponding debit by a fee.

13. (Currently Amended) The method for transferring funds between the first party and the second party in the online transaction as recited in claim 9, further comprising: a ~~step of~~ receiving information from the second party for crediting a second account of the second party.

14. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for transferring funds between the first party and the second party in the online transaction of claim 9.

15. (Currently Amended) A method for transferring funds between a customer and a merchant with a funds transfer system, the method comprising steps of:

receiving authorization to request debits of a bank account of the customer by the merchant via a funds transfer system, wherein:

a total of all debit requests does not exceed an amount, and

the authorization resulted from interaction between the customer and the funds transfer system and said interaction comprises receiving personal information from the customer at said funds transfer system including information regarding said bank account of the customer;

sending a plurality of request via a network from the merchant to the funds transfer system to debit the bank account; and

receiving from the automated clearinghouse (ACH) network a plurality of credits corresponding to the plurality of requests;

wherein the merchant does not have access to said personal information from the customer via said funds transfer system.

16. (Currently Amended) The method for transferring funds between the customer and the merchant with the funds transfer system as recited in claim 15, further comprising: ~~a step of~~ checking that a sum of the plurality of requests does not exceed the amount before receiving any credit from the ACH network.

17. (Currently Amended) The method for transferring funds between the customer and the merchant with the funds transfer system as recited in claim 15, further comprising: ~~a step of~~ initiating a plurality of credits to an account of the merchant.

18. (Currently Amended) The method for transferring funds between the customer and the merchant with the funds transfer system as recited in claim 17, wherein each of the plurality of credits is less than a plurality of debits from the bank account by a fee.

19. (Currently Amended) The method for transferring funds between the customer and the merchant with the funds transfer system as recited in claim 15, further comprising: ~~a step of~~ receiving information from the merchant at said funds transfer system for crediting an account of the merchant.

20. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for transferring funds between the customer and the merchant with the funds transfer system of claim 15.